

Partnering with Families to Build Economic Security During Emergencies

Anna Lovejoy: My name is Anna Lovejoy. And I'm really excited to be your host today. I'm actually co-hosting with my colleague, Siri Anderson, at the National Center. And what we're going to explore today is ... As we're seeing during the current pandemic families, financial education, employment, and career goals may change during emergencies and natural disasters. So, Head Start and Early Head Start family service staff and home visitors – so, all of you on the phone today – play a critical role in helping families to access important information, benefits and tools during this time. The purpose of today's webinar is to explore a range of challenges that families may face and identify resources and information that you can use to help families address them. We'll have an extended Q&A session at the end of this webinar, in which you can share your questions and also your experiences supporting families during the crisis.

Before we get started, I just wanted to remind you that you can use the session engagement tools on this platform. You can use controls to minimize or maximize windows in widgets. You can drag the bottom right-hand corner of each box to resize it. There's a small triangle at the bottom right hand corner, so you can pull it and drag on that to resize boxes. If you have a question you can click on this Q&A icon and type in your question, and we will answer it, either immediately or at some point during the program. You can also click on the icon to download resources and bookmark helpful links. We do have resources that I will share with you in a minute, and click on the icon for tech help. The question, the yellow question-mark icon, for any tech help, Please do not use the "Contact Us" form to share questions. So, the basis of today's webinar is a new tip sheet series that we're very excited about. It's called partnering with families to build financial security during emergencies. There are 10 tip sheets focusing on a wide range of challenges with tools and resources you can use with families to address them. There's a set of tip sheets for family services staff and home visitors, as well as a set for families. There's also a "Resources for Action" webpage that compiles the tools and resources from all of the tip sheets into one place for easy access. The tip sheets and resources for action is available on the Head Start Early Childhood Learning and Knowledge Center website. And we're going to be sharing several links with you today – and resources – and they can all be found on the "Resources for Action" page, which you can download from the resources widget on your screen. So, definitely check that out because there's going to be covering a lot of resources and information, and that includes all of the links that we're going to be talking about.

Today's webinar is, of course, part of the Building Foundation for Economic Mobility Webinar Series. We know that economic mobility is a core aspect of family well-being, and it's also a key focus of the work that you do with families in your program everyday.

Siri Anderson: Awesome, so we know the importance of checking in with families, and that's even more true now. And I'm wondering if you can talk a little bit about how staff can still

partner with families if they don't see them on a regular basis due to a health emergency like we have right now, a natural disaster, or another emergency.

Anna: Yeah, sure. So, during uncertain times like these, it's, of course, just as important to check in with families regularly as it was before. And it looks like, from everyone's responses to the lobby questions ... As a trusted partner, you recognize that you play a role in connecting families to important information, benefits, and tools. So, ways that you can connect with families during this time, include remotely by phone or email or video conference or texts or using social media. It families prefer printed information. You can use regular mail or share information at a drive-up or pick up if your program offers you services. And, of course, if it's safe and you use social distancing, you can meet with families in person.

Siri: So, I think one thing that's probably on a lot of our minds is: What do we do in these instances when we want to connect with families and they don't have access to the internet?

Anna: That's a great question. So, of course, many resources, tools, and means of communication require internet connection these days. Partnering with families remotely during an emergency can be difficult when access to the internet is not available or affordable for all families. So, you can help. One thing you can do is help connect families to Lifeline, which is a federal program to help make communication services more affordable for consumers experiencing low income. Lifeline provides subscribers, a discount on monthly telephone service, broadband internet access, service, or voice broadband bundled service, purchased from participating providers. Some carriers are also offering free services right now, so it might be helpful to research options in your area. And of course, if it is safe, you can also allow families to use computers and internet service at your program or guide them through online resources over the phone.

Siri: That's awesome. And then, what suggestions do you have for how staff can specifically partner with families related to their financial well-being and goals during this time?

Anna: Well, it can be as simple as contacting families to ask how they're doing, and if they'd like to check-in about how they're doing financially. So, it's important to ask families what method of communication works best for them and set up a time to talk about their financial goals. It might be helpful to review the seven steps you can take to help families set financial employment and education goals. And you can find the seven steps in the resource, the Family Partnership Process: Engaging in Goal Setting with Families. When you know what goals families are interested in, you can plan with them. It might be helpful to review the resources like the economic mobility toolkit for Head Start and Early Head Start. And consider sharing tools like the consumer.gov Make a Budget worksheet for families. While we'll be mentioning families today, by the way, we recognize that this is a stressful time for staff too. So, don't forget to check in on your own goals. And a lot of the information that we're presenting today might also be relevant to you and your needs. So, hopefully some of this will be useful.

Siri: And we've talked about how employment and income can be uncertain during national health emergency. Sometimes it means meeting concrete needs is more difficult for families and staff alike. As we said, what type of food assistance resources are available to families?

Anna: So, there are many places to look when connecting families to food assistance, especially supplemental nutrition program for women, infants, and children – or WIC – and the supplemental nutrition assistance program or SNAP are two federal programs that families may qualify for that help with food assistance. The Families First Coronavirus Response Act of 2020 adds \$500 million dollars to the WIC program to cover increases in program participation. And the Federal Food and Nutrition Service is also approving states to issue emergency supplements to SNAP households that normally receive less than the maximum benefit to address temporary food needs. You may also check out local food banks and The National Hunger Hotline to find information and food assistance locations locally. There are also resources for school-age children, like Meals to You, Meals for Kids Site Binder, and the Pandemic Electronic Benefits Transfer. So, these may be helpful for Head Start families with older children.

Siri: Then, housing is another concrete need families may be struggling with. How can staff help families that own homes deal with their mortgage during economic uncertain times?

Anna: So, as family's income and financial priorities shifts due to emergencies, they may need assistance exploring their options as homeowners. There are two protections in place for homeowners right now. First, your lender or loan servicer may not foreclose on you until at least August 31st, 2020. Specifically, federal legislation and recent federal guidance prohibit lenders and servicers, servicers from beginning, a judicial or non judicial foreclosure against you, or from finalizing a foreclosure judgment or sale. This protection extends through at least August 31st, 2020. If homeowners experienced financial hardship due to the current national health emergency, they have the right to request and obtain a forbearance for up to 180 days. Forbearance is when your mortgage company allows you to pause or reduce your payments for a limited period of time. Forbearance does not erase what you owe its important to remember. You will have to repay any missed or reduced payments in the future. You also have the right to request and obtain an extension for up to another 180 days.

Siri: That's super helpful, and sort of along the same lines, how can staff help families that are renting manage their rent payments during economic uncertain times?

Anna: So, federal legislation provided a moratorium on eviction for many properties, but the end date for this was passed. We don't know if there will be an extension of the moratorium. However, any state and local government also have stopped evictions because of the pandemic and details of how renters are protected, and for how long, depends on where you live. Some states have prohibited any eviction notices or actions have stopped all court, eviction hearings, and stopped enforcing eviction orders or judgements. You can visit the eviction lab lists of state and local eviction and foreclosure limits to find out if your state or local community has eviction protections during this time.

Siri: And then, if needed, how can staff partner with families to find legal assistance for housing issues?

Anna: So, government funded legal aid services are available throughout the country to assist families of low income with a range of needs, including housing issues, such as evictions and foreclosures. You can locate your local legal aid services via the legal aid services websites. I also wanted to point out that, Dr. Bergeron, the Director of The Office of Head Start has released a video of a conversation with Barbara Duffield, who's the Executive Director of Schoolhouse connections. In this video, they described ways that Head Start programs can best support families experiencing homelessness during the national health crisis. And you can find the link to that video on the ECLKC. It's worth checking out.

Siri: Thanks Anna. So, utilities, as we've been talking about concrete needs ... Utilities are another regular expense that families and staff may need assistance with. How can staff help families paying and managing their utility bills in stressful economic times?

Anna: So, there are a couple of options. So, it's important to talk to families and find out what works best for them. The best thing to do when you can't pay your bills is to call the utility company and open up a line of communication. You can call and explain your situation and see what kind of arrangements can be made with the utility. Remember to take a record that you called and explained your hardship. Record the date and the time of your call, as well as the name of the customer service representative you spoke with. You can also check with your local government to see if a state of emergency has been declared for your area and if service shut-offs are temporarily suspended. You can also connect families to the Low-Income Energy Assistance Program, or LIHEAP, which helps families respond to energy needs. If families do not qualify for LIHEAP and still need assistance paying for energy bills, you can look for local funding or contact your utility company about budget billing programs or new payment options.

Siri: And then, we've sort of touched on this before, and I know some questions have come up in the Q&A about Lifeline. But, what if families don't have access to the internet or phone services, now that we're talking more specifically about utilities assistance, if you can speak more about that.

Anna: Sure. So, again, having a cell phone or landline and internet access is critical during emergencies and natural disasters. They're necessary for communication and accessing information when face-to-face interactions are limited. So, you can first reach out to your land phone, cell phone, or internet service company if you're worried about paying your bill. You can check to see what kind of arrangements can be made with the company, such as setting up a payment plan. Also, you can ask if the company has decided not to suspend a customer's service during the emergency or has agreed to wave late fees. And as a reminder, if you don't have access to the internet or need assistance paying for land phone or cell phone service, you can connect to Lifeline. Again, Lifeline is a federal program to help make communication services more affordable for low income.

Siri: And as a lot of us may know, the Internal Revenue Service, the IRS, is issuing economic impact payments, also called stimulus payments, in response to the current public health emergency. And what are the eligibility requirements for a stimulus payment?

Anna: So, it's actually possible that Congress will approve another round of stimulus payments. And if so, we do not know yet what the eligibility criteria or amounts would be, but for the first round of payments that were made about a month or so ago, individuals were eligible if they were us citizens, permanent residents, or qualifying resident aliens who have a valid social security number and could not be claimed as a dependent of another taxpayer and had an adjusted gross income under certain limits in 2019.

Siri: And I know that there's a lot of information about this in the tip sheets you were talking about earlier, Anna, but what will eligible families and stuff receive?

Anna: So, for the first round of payments, families received \$1,200 for individual or head of household filers or \$2,400 for married filing jointly. Families who file a tax return also receives an additional \$500 payment for each qualifying child claimed as a dependent. More information about eligibility and how much families receive is available on the economic impact payments, FAQ site on the IRS website. And for more information on the stimulus payment, you can visit the IRS Economic Impact Information Center Website.

Siri: And so, now I want to talk a little bit about what to do if a family, hasn't received their stimulus payments and still needs financial assistance.

Anna: So, if a family is not eligible for a stimulus payment or hasn't received one yet, you can still partner with them to access other public benefits and resources in the communities, such as food banks and emergency shelters. This could also be helpful for families who are eligible to receive stimulus payments. So, all of that information is helpful to all families.

Siri: Yeah. That's very helpful. And how can staff help families plan how to use their stimulus payments?

Anna: So, Head Start and Early Head Start family service staff and home visitors play a role in connecting families to important information, benefits, and tools. When you know what goals families are interested in, you can plan with them. And together you can use tools like the Behind on Bills booklet from the Consumer Financial Protection Bureau to help families plan how to use the stimulus payment to catch up on expenses. And again, you can work creatively with families about how to best communicate if it's not safe to connect in person. Siri : Now, we're going to move on and talk and shift our focus a little to banking. I know there were some questions related to finances. So, why might having a bank or credit union account be a good option for families right now?

Anna: Yeah. Great question. So, the stimulus payments are actually a good example of why it's helpful to have a bank or credit union accounts, because qualifying families receive their stimulus payment more quickly when they had a bank or credit union account on file with the

IRS. So, having an account and also enable direct deposit of other benefits, like unemployment insurance, and families can also save on check-cashing fees and money orders when they have a bank or credit union account. Siri : And then what's important to know when working with families to decide if opening a bank account or a credit union account is the right choice for them.

Anna: Another good question. So, checking and savings accounts, which are available from banks and credit unions, may be a safe and affordable option for families. But there are many reasons families may not have a checking or savings account. For example, they may not have enough money for the minimum balance. They may distrust financial institutions or face high or unpredictable banking fees. So, it can just be as simple as asking families what works best for them and talking them through the options. So, to learn more you can watch the previous webinar in the building foundations for economic mobility series, which focused on banks and credit unions. It's available on the Early Childhood Learning and Knowledge Center.

Siri: So, if a family decides that opening an account is the right choice for them, what's important to know when helping them or working with them to take the steps to actually find and open an account?

Anna: So, you can work with families to navigate different types of accounts if the account is safe and insured, and if the account is affordable. So, to do that, you can connect families to the Bank On program to explore safe accounts. The Bank On standards ensure consumers have access to a certified account without high fees or other barriers. Families can visit the Bank On website to find banks and credit unions that offer Bank On-approved accounts. When looking for a safe bank account check to see if the bank is insured. Independent agencies appointed by Congress ensure many kinds of accounts at banks and credit unions, the Federal Deposit Insurance Corporation, FDIC, or the National Credit Union Administration, NCUA. This means that even if a bank shuts down, no one with an account will lose their money. Also, checking and savings accounts may require a one-time enrollment fee or a monthly fee. So, it's important to talk with families about whether fees might be barriers to opening an account, and we can work with families to identify accounts with low or no fees. And Bank On can help you do that.

Siri: So, families' credit and debt situation may change during emergencies. What resources might be useful to families during a national health emergency, like this one?

Anna: A good place to go is the Consumer Financial Protection Bureau, which has resources on managing credit and debt during the current national health emergency that may be useful to families. So, they are worth checking out. It's the Consumer Financial Protection Bureau

Siri: That's really helpful. And before we move on from this topic, can we just go over some technical questions? So, what is credit?

Anna: Credit is a loan from a financial institution that must be repaid by a certain date with interest. As a borrower, you promised to repay the lender by a certain date with interest. Interest is a fee charged for borrowing money.

Siri: And then, along with that, what is debt?

Anna: So, debt is the amount owed to a lender. Some common forms of debt are mortgages, car loans, student loans, personal loans and credit card balances. It is a personal decision whether going into debt is worthwhile and when debt may cause you stress and financial worries.

Siri: And so, given this, how can staff assist families learning about their options to protect their credit right now and during emergencies in general?

Anna: So, many lenders have announced procedures to help borrowers who are impacted by the current national health emergency. Some lenders are willing to provide loan extensions, a reduction in interest rates, and temporarily lower or paused payments, which is also known as forbearance. Some lenders may choose to not report late payments to credit reporting agencies or they'll waive late fees due to this national health emergency. So, make sure you contact your lenders to explain your situation and ask what procedures they have in place. Also, you can make sure to get confirmation of any agreements in writing and to keep a record of date, times, and the customer service employee's ID number or name when you call.

Siri: And what else is helpful to know about credit or debt when sort of working with families on these topics?

Anna: Banks and companies that lend money also report information to credit bureaus about your personal payment history and how you've used credit in the past. This information creates your credit history, credit report, and credit score. Credit bureaus, also called credit reporting agencies, use the information on your credit report and the formula to create your three digit credit score. When you apply for credit, a financial lender uses this score to help decide whether or not to offer you a loan and how much interest you should be charged. A credit score is a continually changing number because the information in your credit history changes as you make financial decisions. Your credit report and score play an important role in your future financial opportunities. Credit reports and credit scores record and measure your financial reliability. Credit reports and credit scores are used when you apply for a credit card, a house loan, or even when you apply for a job in some states.

Siri: That's really helpful. And why am I getting a credit report be helpful right now? And how can staff help families get a credit report if they want one or if they need one?

Anna: So, credit reports are a tool for monitoring your credit and debit activity. You are entitled to one free credit report per year from each of the three major credit bureaus, Equifax, Experian, and TransUnion. Currently the three major credit bureaus are offering free weekly reports to help you manage your credit history during the national health emergency. You can

access your credit report and review the information on each report to get a sense for how your credit situation is staring. So, you can just go and visit the websites of each of those. Again, that was Equifax, Experian, and TransUnion.

Siri: OK, and then what are some strategies for managing debt that staff can share with families during economically challenging times?

Anna: So, you can work with families to create a budget for repaying debt. It's important to budget, to repay debt on time in order to avoid the additional weight and additional fees that make payments much more expensive and to protect families credit history. Consider when and how much money the family receives each month from a paycheck, financial aid, unemployment insurance, or other sources. Also, families can figure out how much money they have left to pay down a loan after paying for housing, food, and other necessities.

Siri: And so, in some of these instances, staff may not feel the most equipped to offer advice and assistance to families on their finances. So, what types of options are there to connect families to financial coaching?

Anna: So, families may want to be connected to financial coaches to help them make decisions that are best for them. The association for financial counseling and planning education is offering free virtual financial counseling and coaching during the current national health emergency. You can work with a certified professional to address your unique situation and needs. And again, that's the association for financial counseling and planning education.

Siri: So, we're going to shift again and talk a little about unemployment insurance, and I was hoping you could talk about if families have recently lost a job, what resources would be available to them?

Anna: Families may become unemployed or have reduced work hours during an emergency or a natural disaster. They may wish to apply for unemployment insurance, which provides unemployment benefits, usually in the form of weekly cash payments, to eligible workers who become unemployed through no fault of their own and the other eligibility requirements.

Siri: And how can families determine if they are eligible for unemployment insurance?

Anna: Families can contact their state unemployment insurance office to find out if they are eligible to file a claim. Each state administers its own unemployment insurance program, but all states follow the same federal guidelines.

Siri: And what are some common qualification

Anna: So, workers typically qualify if they are unemployed through no fault of their own. In most states, this means that they were separated from their last job due to a lack of available work. They also must meet work and wage requirements. Workers must meet their state's requirements for wages earned or time worked during an established period of time called a base period. In most states, the base period is a one-year period, usually the first four of the

last five completed calendar quarters before the time that the claim is filed. So, for example, if someone lost their job on May 1st 2020, the base period would be from January 1st, 2019 to December 31st, 2019. Families can visit the following websites to find contact information for their state's unemployment insurance office. The first one is called, "How Do I File for Unemployment Insurance?" And the other is the Unemployment Benefits Finder. And again, these are listed in the resources for action, which you can download from the resource widget.

Siri: And hopefully this wouldn't happen, but what if families are denied unemployment benefits?

Anna: If families are denied unemployment benefits, they can appeal the decision with their state's unemployment insurance office. You can also partner with them to adjust their financial goals and find resources in the community like food banks to meet their concrete needs.

Siri: OK, and shifting to employment and career goals more broadly, families' employment situation may change during emergencies, which we've discussed. What are some strategies for assisting families who maybe become unemployed or underemployed?

Anna: Well, as you check in with families about how they're doing, let them know that Head Start and Early Head Start staff and home visitors are available to assist families with their immediate and long-term employment and career goals. Again, ask families what method of communication works best for them and then set up a time to talk. And use the seven steps in the family partnership process to partner with families to revisit their goals.

Siri: OK. And this might be a time where families are forced to rethink their career and employment goals. So, what kind of resources are out there to share with families about reaching new employment and career goals?

Anna: Depending on a family's new goals, there are many resources related to finding new or additional employment that's the right fit for them. As a trusted partner, you can assist families by connecting them to these resources and checking in with them on their goals. You can connect families to Career One-Stop to find career and job search resources. American Job Centers can offer free help for a variety of career and employment-related needs. Many American job centers also help people with unemployment claims and they allow walk-ins depending on the state and if they're doing face to face appointments right now. Nearly 2,400 American job centers are located throughout the United States. And families can check with their local American job center to see what services are offered during this time. For those families considering reentering the workforce or making a career change, a career assessment may be useful. You can partner with families to take career assessments. These tools, ask questions about skills, strengths, and interests, and then show a list of potential careers based on the answers provided. To learn more about exploring career interests or to take an assessment, you can visit myskillsmyteacher.org, or mynextmove.org.

Siri: That's really helpful, and sort of hand in hand with career and education and training ... So, some families might find that their education and training needs shift during an emergency too.

What kind of resources are available to share with families about that, on reaching new education and training goals?

Anna: Well, of course families education and training goals may change during the emergencies, like you said. Depending on a family's new goals, there are many resources related to finding a program or school that's the right fit for them. As a trusted partner, you can assist families by connecting them to these resources and checking in with them on their goals. One thing you can do is connect families to Career One Stop to find job training resources. So, you can also connect families to local library, community colleges, or technical colleges for information about GED, or general educational development, preparation classes and the GED exam. You can connect or contact local two-year and four-year colleges or use the community college finder from the American Association of Community Colleges to explore options for online coursework that would help families advance their education and training goals. You can also connect families to the College Navigator tool or the Community College Finder to explore college options. They can search by date, type of school, major, and other criteria. And then, finally, using the U.S. Department of Education College Scorecard, families can learn about colleges, graduation rates, average annual costs, and salary ranges of their graduates.

Siri: Thank you. There's so much rich information. Lots of resources. And again, Anna, I'll turn it back over to you to talk more about where more of these resources can be found.

Anna: Sure. So, you can download the Resources for Action handout from the resource box. It's also available along with the tip sheets, the 10 tip sheets for staff and 10 for families from ECLKC. If you go to the economic mobility landing page, you can find them there. OK. So, I just wanted to remind folks about a few resources that we have available to you. The first is the economic mobility and learning community on MyPeers. It's a place for you to access information and exchange ideas with one another on the MyPeers social media platform, which is available specifically for Head Start and Early Head Start staff. To join, if you're already a MyPeers member, you can find the economic mobility community and MyPeers under all communities and select the blue join button. If you're not a member of MyPeers, then now's a great time to sign up. You can visit the MyPeers page on the Early Childhood Learning and Knowledge Center, so ECLKC, scroll to the bottom and select create an account. Fill out the form, and within a few days you will receive an email from Mango Apps with your login information. So, definitely check it out. MyPeers is a really great place to exchange and network with other Head Start staff. So, if you haven't checked it out, I really encourage you to go ahead and sign up for it.

We also want to make sure that you know about a new text messaging service, the Texts for Family Services for Head Start and Early Head Start who work with families. If you text PFCE to 22660 ... how you sign up. And when you do sign up, you're asking, you're signing up for two free text messages per month with information, tips, research, and links to helpful resources that will help you strengthen your work with children and families. Also, announcements about upcoming events and professional development opportunities and assets to the last parent

family and community engagement resources as soon as they are released. So, text PFCE to 22660 to check it out.

I'd also like to let you know about our next webinar we have coming up on Tuesday, August 18th from 3 to 4:00 p.m. On this webinar, we'll share useful information about employment, education, and essential resources for families in times of adversity. So, today we went kind of broad and touched on a lot of topics, so next month we're going to drill down into, some more of the employment, education, and financial resources. So, we hope you'll come and join us for that.

And, of course, also want to remind you that the materials in past webinars in this series are available on the family well-being page of the ECLKC. They're typically posted about a month after each webinar, so check back early and often to find out, if a webinar has been posted.

Siri: All right. Perfect. Thank you. And I think that about wraps us up.

Siri: OK, well thank you, everybody, for joining with us today. Enjoy the rest of your day, everybody.